

Information to identify the case:

Debtor 1	<u>Russell D Parsons</u>	Social Security number or ITIN	xxx-xx-0775
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Joyce B Parsons</u>	Social Security number or ITIN	xxx-xx-3202
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-17375-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Russell D Parsons

Joyce B Parsons

8/23/17

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Russell D Parsons
 Joyce B Parsons
 Debtors

Case No. 17-17375-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Aug 23, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2017.

db/jdb
 516762434 +Russell D Parsons, Joyce B Parsons, 1308 Route 179, Lambertville, NJ 08530-3505
 +Citibank/Exxon Mobile, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040,
 S Louis, MO 63179-0040
 516762436 First Premier Bank, 601 S Minneaplois Ave, Dious FDalls, SD 57104
 516762438 Internal Revenue Service, Andover, MA 01810-9041
 516762440 +Phelan Hallinan Diamond & Jones, 400 Fellowship Road, Suite 100,
 Mount Laurel, NJ 08054-3437
 516762441 +Pnc Bank, Attn: Bankruptcy, 249 5th Ave Ste 30, Pittsburgh, PA 15222-2707
 516762443 +SLS, 8742 Lucent Boulevard, Suite 300, Littleton, CO 80129-2386
 516762442 +Santander Bank Na, 865 Brook St, Rocky Hill, CT 06067-3444
 516762444 Specialized Loan Servicing LLC, PO Box 630147, Littleton, CO 80163-0147
 516762451 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Aug 23 2017 22:03:42 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 23 2017 22:03:39 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516762429 +EDI: GMACFS.COM Aug 23 2017 21:48:00 Ally Financial, Attn: Bankruptcy, Po Box 380901,
 Bloomington, MN 55438-0901
 516762430 +EDI: BANKAMER.COM Aug 23 2017 21:49:00 Bank Of America, Nc4-105-03-14, Po Box 26012,
 Greensboro, NC 27420-6012
 516762431 +EDI: TSYS2.COM Aug 23 2017 21:48:00 Barclays Bank Delaware, 100 S West St,
 Wilmington, DE 19801-5015
 516762432 +EDI: CAPITALONE.COM Aug 23 2017 21:49:00 Capital One,
 Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 516762435 +EDI: WFNNB.COM Aug 23 2017 21:49:00 Comenity Bank/womnwthn, 4590 E Broad St,
 Columbus, OH 43213-1301
 516762437 +EDI: HFC.COM Aug 23 2017 21:49:00 Hsbc Bank Usa, Na, Po Box 2013,
 Buffalo, NY 14240-2013
 516762439 +EDI: CBSKOHLS.COM Aug 23 2017 21:48:00 Kohls/Capital One, Kohls Credit, Po Box 3043,
 Milwaukee, WI 53201-3043
 516762445 +EDI: RMSC.COM Aug 23 2017 21:49:00 Synchrony Bank/Lowes, Attn: Bankruptcy,
 Po Box 956060, Orlando, FL 32896-0001
 516762446 +EDI: RMSC.COM Aug 23 2017 21:49:00 Synchrony Bank/Walmart, Attn: Bankruptcy,
 Po Box 956060, Orlando, FL 32896-0001
 516762449 EDI: TFSR.COM Aug 23 2017 21:48:00 Toyota Motor Credit Co, Po Box 8026,
 Cedar Rapids, IA 52408
 516762447 EDI: TFSR.COM Aug 23 2017 21:48:00 Toyota Motor Credit Co, Toyota Financial Services,
 Po Box 8026, Cedar Rapids, IA 52408

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516762433* +Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 516762448* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026,
 Cedar Rapids, IA 52408)
 516762450* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Motor credit Corp, Po Box 8026, Cedar Rapids, IA 52408)
 516762452* +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
 TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 25, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 23

Date Rcvd: Aug 23, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2017 at the address(es) listed below:

Barry R. Sharer on behalf of Trustee Barry R. Sharer CShapiro@SharerPBS.com,
BSharer@SharerPBS.com;nj83@ecfcbis.com
Barry R. Sharer CShapiro@SharerPBS.com, BSharer@SharerPBS.com;nj83@ecfcbis.com
Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee for Credit
Suisse First Boston Mortgage Securities Corp., Home Equity Asset Trust 2006-4, Home Equity
Pass-Through Certificates, Series 2006-4 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Joseph J Mania, III on behalf of Debtor Russell D Parsons jmbanklaw@gmail.com
Joseph J Mania, III on behalf of Joint Debtor Joyce B Parsons jmbanklaw@gmail.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6